Prepared By and Return To: National City Mortgage 3232 Newmark Drive, Miamisburg, OH 45342 Attn: Sherry Schaney NCM Loan #: 6221640 Parcel ID #:3081020300004800

SUBSTITUTION OF TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that whereas on August 31, 2009, Jerry Applegate and Billie R Applegate executed to an unnamed Trustee, a Deed of Trust, securing the Note referred to therein, which was recorded in Book 3078, Page 107, and/or Instrument number n/a, in the Office of the Register of Deeds for Desoto County, Mississippi on 9/10/2009;

AND WHEREAS, the Deed of Trust provides that the Beneficiary shall at any time have the right to remove the trustee appointed therein and to appoint a successor trustee without notice or cause and to appoint the successor by an instrument duly executed, acknowledged, and recorded in the county in which the Deed of Trust is recorded;

AND WHEREAS, the Grantor, National City Mortgage a division of National City Bank, the Beneficiary under the Deed of Trust and the owner and holder of the Note thereby secured, desires to substitute the Grantee, First American Title 1675 Lakeland Dr Jackson, Missouri 39216, as Trustee;

NOW THEREFORE, under the power reserved in the Deed of Trust, National City Mortgage a division of National City Bank does hereby appoint First American Title as Substitute Trustee in the Deed of Trust and Substitute Trustee is hereby vested with all rights, powers and duties conferred upon the trustee in the Deed of Trust.

IN TESTIMONY WHEREOF, Jeff Blum, Mortgage Officer has caused this instrument to be executed under seal this 22nd day of October, 2009.

National City Mortgage a divison of National City Bank

Jeff Blum, Mortgage Officer

CORPORATE ACKNOWLEDGEMENT

State of Ohio)
) SS
County of Montgomery)

BEFORE ME, a Notary Public in and for said County and State, personally appeared Jeff Blum, Mortgage Officer of National City Mortgage a division of National City Bank, who acknowledged that he did sign the foregoing instrument and that the same is the free act and deed of said corporation and his free act and deed personally and as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand, this 22nd day of October, 2009.

Hope M Harvey Notary Public, State of Ohio My commission expires 06/25/2013

HOPE M. HARVEY, NOTARY PUBLIC in and for the State of Ohio My Commission Exp. June 25, 2013